

# Make Better Choices

## Finding Your Best Fit ACA Plan

Cost plays a big factor for many clients shopping for health coverage. Finding the best plan to fit your needs and budget can be confusing. Let me help you choose the plan that best fits all of your needs with this worksheet.

### 1. What is your current household income?

- a. You \$ \_\_\_\_\_
- b. Your Spouse \$ \_\_\_\_\_
- c. Additional income \$ \_\_\_\_\_
- d. Total income amount \$ \_\_\_\_\_

### 2. How many individuals are in your household? \_\_\_\_\_

#### Federal Poverty Levels for 48 Contiguous States & D.C.

Household Size	100%	138%	150%	200%	400%
1	\$13,590	\$18,754	\$20,385	\$27,180	\$54,360
2	\$18,310	\$25,268	\$27,465	\$36,620	\$73,240
3	\$23,030	\$31,781	\$34,545	\$46,060	\$92,120
4	\$27,750	\$38,295	\$41,625	\$55,500	\$111,000
5	\$32,470	\$44,809	\$48,705	\$64,940	\$129,880
6	\$37,190	\$51,322	\$55,785	\$74,380	\$148,760
7	\$41,910	\$57,836	\$62,865	\$83,820	\$167,640
8	\$46,630	\$64,349	\$69,945	\$93,260	\$186,520
<i>Add for each additional person</i>	\$4,720	\$4,720	\$4,720	\$4,720	\$4,720

*\*If your income falls below 138% of the federal poverty level and your state has expanded Medicaid coverage, you qualify for Medicaid solely based on your income.*



Please follow the chart shown on the previous page to identify where you and your household fall on the current federal poverty level.

**Income above 400% FPL:**

If your income is above 400% FPL, you may qualify for premium tax credits that lower your monthly premium for a Marketplace health insurance plan.

Income between 100% and 400% FPL: If your income is in this range, in all states you qualify for premium tax credits that lower your monthly premium for a Marketplace health insurance plan.

**Income below 138% FPL:**

If your income is below 138% FPL and your state has expanded Medicaid coverage, you qualify for Medicaid only based on your income.

**Income below 100% FPL:**

If your income falls below 100% FPL, you probably won't qualify for savings on a Marketplace health insurance plan or for income-based Medicaid.

\*Information above is from healthcare.gov.

Please move to the next question.

**3. Have you recently lost employer-sponsored coverage?**

a. If no, what is your monthly premium payment? \$\_\_\_\_\_

b. If yes, what is the anticipated premium payment for COBRA? \$\_\_\_\_\_

Does this amount fit in your current budget?

If yes, have you reviewed other options?

If no, have you learned more about short-term medical insurance?

Please move to the next question.

#### 4. Does your employer sponsor your supplemental plans

(i.e. dental, vision and hearing, critical care, life insurance)?

a. If yes, what is your required contribution?

Dental \$ \_\_\_\_\_

Vision \$ \_\_\_\_\_

Critical illness \$ \_\_\_\_\_

Accidental \$ \_\_\_\_\_

Hospital indemnity \$ \_\_\_\_\_

Term life insurance \$ \_\_\_\_\_

Additional supplemental plans not listed:

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

#### 5. How would you rate the health of the individuals in your household?

Good

Fair

Poor

Identifying the health of the individuals in your household and on your health insurance plan will not necessarily impact your monthly premium. However, understanding that due to the number of copays and the amount of your deductible, it can play a huge role in your out-of-pocket expenses.

#### Here is a list of the average costs of services without health insurance:

**Ambulance ride:** On average between \$224 to \$2,204, depending on location.

**Hospital stay:** An average hospital stay can be about \$10,000, depending on where you live and your age (for people ages 45–84, an average stay may cost around \$12,500, while ages 18–44 may pay an average of \$7,400).

**Urgent care trip:** The base price of an urgent care clinic trip can range from \$71 to 125, depending on location (this is the cost without any procedures). Nearly all their procedures (X-rays, bone casting and lab tests), are covered by insurance and cost about \$150 per patient.

**Broken bone:** The average cost for a nonsurgical treatment of a broken arm or leg is about \$2,500.

**Concussion:** The average cost to treat a concussion is around \$18,454.

### List of the average costs of services without health insurance cont.:

**Dental crown or extraction:** \$75 to \$300 for a nonsurgical tooth extraction or \$150 to \$650 for a surgical extraction that uses anesthesia. For a tooth extraction, you may spend on average between \$328 for a single resin crown and up to \$821 for a single porcelain-fused crown.

**X-ray:** On average, X-rays cost around \$260 to \$460, varying by provider and geographic location.

**CT scan:** CT scan (or CAT scan) costs can range from \$270 to \$4,800, based on location and which area of the body needs a scan.

**MRI:** On average, MRI costs range between \$400 and \$3,500, based on which type of procedure you have done, which body part and the location of care.

**Physical therapy session:** A physical therapy session may cost between \$50 to \$350, depending on the length of the session, the services provided and the provider. Physical therapy in a hospital setting may be more expensive.

**Primary care visit:** A routine visit with your primary care physician without insurance can cost anywhere from \$150 to \$300.

**Specialist visit:** A specialist visit without insurance can range from \$375 to more than \$700 without insurance.

### 6. Do you currently have enough in savings to cover an event shown above, in addition to maintaining your other monthly expenses?

Yes

No

### 7. Do you currently have enough coverage for life insurance?

Yes

No

I don't know

If you selected "No" or "I don't know," I can help you plan for your final expenses to help you protect your loved ones financially.